

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 244

TREASURY DEPARTMENT
OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Oct. 30, 1952

Condition of National Banks in the United States on Oct. 10, 1951, Dec. 31, 1951,
Mar. 31, 1952, June 30, 1952, and Sept. 5, 1952

[In thousands of dollars]

	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)
ASSETS					
Loans and discounts, including overdrafts	31,361,151	32,423,777	32,352,742	33,170,408	33,782,046
U. S. Government securities, direct obligations	33,847,660	35,146,687	33,948,307	34,678,113	34,971,610
Obligations guaranteed by U. S. Government	8,898	9,656	9,670	16,427	11,761
Obligations of States and political subdivisions	5,168,196	5,333,230	5,607,202	5,810,343	5,988,324
Other bonds, notes, and debentures	2,380,837	2,373,149	2,281,860	2,393,571	2,344,284
Corporate stocks, including stocks of Federal Reserve banks	179,671	180,895	185,284	187,240	188,113
<i>Total loans and securities</i>	<i>72,946,413</i>	<i>75,467,994</i>	<i>74,388,065</i>	<i>76,256,102</i>	<i>77,286,138</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	23,420,448	26,012,158	23,317,178	23,991,529	23,553,507
Bank premises owned, furniture and fixtures	678,864	683,826	700,962	717,394	727,839
Real estate owned other than bank premises	16,405	16,796	19,579	19,986	21,210
Investments and other assets indirectly representing bank premises or other real estate	64,328	64,642	59,383	58,036	58,394
Customers' liability on acceptances	122,297	172,708	186,823	141,522	138,049
Income accrued but not yet collected	148,419	172,489	171,331	196,424	239,444
Other assets	132,142	148,547	171,646	160,571	149,127
Total assets	97,529,316	102,738,560	99,014,967	101,541,564	102,173,708
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	51,578,292	54,855,841	50,606,189	52,234,586	53,075,615
Time deposits of individuals, partnerships, and corporations	19,571,450	19,825,659	20,162,908	20,720,190	20,905,423
Deposits of U. S. Government and postal savings	2,738,544	2,243,625	3,690,330	3,681,910	2,817,219
Deposits of States and political subdivisions	5,413,462	5,924,592	6,059,489	6,231,989	5,875,435
Deposits of banks	8,859,019	9,789,974	8,471,774	8,587,305	8,657,187
Other deposits (certified and cashiers' checks, etc.)	1,115,190	1,791,869	1,326,451	1,533,710	1,172,936
Total deposits	89,275,957	94,431,561	90,317,141	92,989,690	92,503,845
<i>Demand deposits</i>	<i>68,292,577</i>	<i>73,156,288</i>	<i>68,634,350</i>	<i>70,742,199</i>	<i>70,055,745</i>
<i>Time deposits</i>	<i>20,983,580</i>	<i>21,275,273</i>	<i>21,682,731</i>	<i>22,247,491</i>	<i>22,448,100</i>
Bills payable, rediscounts, and other liabilities for borrowed money	148,910	15,484	247,937	42,046	1,059,238
Mortgages or other liens on bank premises and other real estate	321	366	236	230	242
Acceptances outstanding	133,467	187,650	198,021	147,053	145,359
Income collected but not yet earned	180,351	180,894	186,664	219,212	246,314
Expenses accrued and unpaid	393,871	375,326	381,650	359,190	449,355
Other liabilities	739,501	877,161	892,116	887,771	791,584
Total liabilities	90,872,378	96,068,442	92,223,765	94,645,501	95,205,937
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	2,082,617	2,105,345	2,180,751	1,2,203,466	2,207,921
Surplus	3,017,550	3,083,495	3,123,756	3,175,879	3,197,085
Undivided profits	1,286,764	1,212,538	1,226,047	1,1,252,544	1,296,349
Reserves and retirement account for preferred stock	270,007	268,740	260,648	264,174	266,416
Total capital accounts	6,656,938	6,670,118	6,791,202	6,896,063	6,967,771
Total liabilities and capital accounts	97,529,316	102,738,560	99,014,967	101,541,564	102,173,708
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	11,444	7,955	6,436	5,802	5,752
Class B preferred stock	618	591	571	571	567
Common stock	2,070,555	2,096,799	2,173,744	1,2,197,093	2,201,602
Total	2,082,617	2,105,345	2,180,751	1,2,203,466	2,207,921
Retrivable value of preferred capital stock:					
Class A preferred stock	15,714	12,225	10,518	9,690	9,515
Class B preferred stock	893	866	826	826	822
Total	16,607	13,091	11,344	10,516	10,337
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	11,923,588	11,616,494	12,663,445	12,955,353	13,914,391

¹ Revised.PRESTON DELANO,
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, Oct. 10, 1951,
Dec. 31, 1951, Mar. 31, 1952, June 30, 1952, and Sept. 5, 1952**

[In thousands of dollars]

	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)
Loans and discounts (including rediscounts and overdrafts):					
Commercial and industrial loans, including open-market paper	14,901,392	15,689,255	15,646,240	15,362,876	15,509,764
Loans to farmers directly guaranteed by the Commodity Credit Corporation	104,399	113,130	75,757	33,451	196,847
Other loans to farmers	1,568,033	1,577,040	1,616,013	1,745,476	1,728,574
Loans to brokers and dealers in securities	458,785	704,652	474,282	917,187	652,427
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	484,215	501,474	502,661	502,975	558,057
Real-estate loans:					
Secured by farm land (including improvements)	398,228	384,754	391,181	402,095	401,462
Secured by residential properties (other than farm)	5,802,715	5,908,217	5,979,364	6,167,234	6,310,209
Secured by other properties	1,218,996	1,248,132	1,253,974	1,279,321	1,295,214
Consumer loans to individuals	4,406,036	4,415,153	4,441,741	4,830,366	5,027,742
Other loans to individuals: Single-payment loans of \$3,000 and over	1,353,510	1,387,292	1,441,727	1,515,764	1,535,687
Loans to banks	181,842	65,272	147,710	70,798	177,278
All other loans	870,986	876,080	836,949	812,154	860,225
Overdrafts	24,518	23,665	32,931	25,772	26,474
Total gross loans	31,773,655	32,894,116	32,840,530	33,665,469	34,279,960
Less valuation reserves	412,504	470,339	487,788	495,061	497,914
Net loans	31,361,151	32,423,777	32,352,742	33,170,408	33,782,046
U. S. Government obligations, direct and guaranteed:					
Direct obligations:					
Treasury bills	3,032,487	4,496,129	3,523,543	3,714,171	3,052,071
Treasury certificates of indebtedness	3,331,416	4,156,361	4,154,858	4,172,468	3,704,418
Treasury notes	7,155,719	6,699,223	6,647,310	6,645,745	6,658,962
United States nonmarketable bonds (savings, investment series)					
A-1965, B-1975-80, and depositary bonds	1,290,530	1,288,852	1,299,691	1,318,984	1,329,895
Other bonds maturing in 5 years or less	12,020,459	11,563,104	11,176,032	11,150,943	11,049,618
Other bonds maturing in 5 to 10 years	3,816,510	3,773,527	3,997,027	4,323,040	5,782,641
Other bonds maturing in 10 to 20 years	1,702,308	1,712,021	1,752,396	1,911,265	1,976,195
Bonds maturing after 20 years	1,498,231	1,457,470	1,397,450	1,441,497	1,417,810
Total	33,847,660	35,146,687	33,948,307	34,678,113	34,971,610
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)	8,898	9,656	9,670	16,427	11,761
Total U. S. Government obligations, direct and guaranteed	33,856,558	35,156,343	33,957,977	34,694,540	34,983,371

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Oct. 10, 1951, Dec. 31, 1951, Mar. 31, 1952, June 30, 1952, and Sept. 5, 1952

[In thousands of dollars]

	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)
Demand deposits:					
Deposits of individuals, partnerships, and corporations-----	51,578,292	54,855,841	50,606,189	52,234,586	53,075,645
Deposits of U. S. Government-----	2,527,163	2,014,856	3,446,075	3,422,816	2,547,835
Deposits of States and political subdivisions-----	4,460,913	4,959,933	5,054,133	5,217,412	4,858,106
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks)-----	7,947,227	8,806,729	7,529,081	7,641,892	7,649,372
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	663,592	727,060	672,421	691,783	751,851
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)-----	1,115,190	1,791,869	1,326,451	1,533,710	1,172,936
Total demand deposits-----	68,292,377	73,156,288	68,634,350	70,742,199	70,055,745
Time deposits:					
Deposits of individuals, partnerships, and corporations-----	19,571,450	19,825,659	20,162,908	20,720,190	20,905,423
Deposits of U. S. Government-----	203,841	218,767	231,616	245,960	255,689
Postal savings deposits-----	7,540	10,003	12,639	13,134	13,695
Deposits of States and political subdivisions-----	952,549	964,659	1,005,356	1,014,577	1,017,329
Deposits of banks in the United States (including private banks and American branches of foreign banks)-----	17,731	17,337	19,414	19,442	22,235
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	230,469	238,848	250,858	234,188	233,729
Total time deposits-----	20,983,580	21,275,273	21,682,791	22,247,491	22,448,100
Cash, balances with other banks, including reserve balances, and cash items in process of collection:					
Cash items in process of collection, including exchanges for clearing house-----	4,234,064	6,075,737	4,574,595	5,284,261	4,412,945
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks)-----	4,943,052	5,653,058	4,713,782	4,885,298	4,605,009
Other balances with banks in the United States (including private banks and American branches of foreign banks)-----	16,588	20,163	16,406	17,185	15,786
Balances with banks in foreign countries (including balances with foreign branches of other American banks)-----	29,699	23,204	20,646	18,871	21,357
Currency and coin-----	1,333,012	1,418,564	1,217,406	1,256,363	1,145,096
Reserve with Federal Reserve banks-----	12,864,033	12,821,432	12,774,343	12,529,551	13,353,314
Total-----	23,420,448	26,012,158	23,317,178	23,991,529	23,553,507

Condition of National Banks, by Classes, Sept. 5, 1952

[In thousands of dollars]

	Central Reserve city banks (15 banks)	Other Reserve city banks (209 banks)	Country banks (member banks) (4,696 banks)	Nonmember banks (7 banks)	Total (4,927 banks)
ASSETS					
Loans and discounts, including overdrafts	6,297,990	15,344,496	12,024,978	114,582	33,782,046
U. S. Government obligations, direct and guaranteed	5,097,899	14,120,846	15,666,785	97,841	34,983,371
Obligations of States and political subdivisions	1,193,243	2,286,398	2,498,525	10,158	5,988,324
Other bonds, notes, and debentures	574,504	937,963	827,947	3,870	2,344,284
Corporate stocks, including stocks of Federal Reserve banks	49,713	75,025	63,374	1	188,113
<i>Total loans and securities</i>	<i>18,213,349</i>	<i>32,764,728</i>	<i>31,081,609</i>	<i>226,452</i>	<i>77,286,138</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,209,744	10,435,304	8,847,162	61,297	23,553,507
Bank premises owned, furniture and fixtures	71,923	295,692	356,870	3,354	727,839
Real estate owned, other than bank premises		14,266	6,917	-	21,210
Investments and other assets indirectly representing bank premises or other real estate	763	50,588	7,043	-	58,394
Customers' liability on acceptances	58,101	76,424	3,501	-	138,049
Income accrued but not yet collected	52,355	132,261	54,189	639	239,444
Other assets	71,410	39,771	37,416	530	149,127
Total assets	17,677,645	43,809,034	40,394,707	292,322	102,173,708
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	9,531,077	22,065,182	21,371,408	107,978	53,075,645
Time deposits of individuals, partnerships, and corporations	1,560,651	8,629,741	10,612,634	102,397	20,905,423
Deposits of U. S. Government and postal savings	601,360	1,207,725	974,888	33,246	2,817,219
Deposits of States and political subdivisions	364,526	2,524,365	2,962,767	23,777	5,875,435
Deposits of banks	2,848,414	4,935,958	869,803	3,012	8,657,187
Other deposits (certified and cashiers' checks, etc.)	260,768	475,101	434,483	2,584	1,172,936
Total deposits	15,166,796	39,838,072	37,225,983	272,994	92,503,845
<i>Demand deposits</i>	<i>13,360,781</i>	<i>30,440,828</i>	<i>26,098,723</i>	<i>155,413</i>	<i>70,055,745</i>
<i>Time deposits</i>	<i>1,806,015</i>	<i>9,397,244</i>	<i>11,127,260</i>	<i>117,581</i>	<i>22,448,100</i>
Bills payable, rediscounts, and other liabilities for borrowed money	326,000	578,325	164,913	-	1,069,238
Mortgages or other liens on bank premises and other real estate		76	166	-	242
Acceptances outstanding	61,251	80,453	3,632	-	145,359
Income collected but not yet earned	24,643	128,529	92,965	177	246,314
Expenses accrued and unpaid	109,564	240,608	98,357	826	449,355
Other liabilities	594,288	182,063	14,818	415	791,584
Total liabilities	16,282,542	41,048,126	37,600,834	274,435	95,205,937
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	485,934	857,228	859,434	5,325	2,207,921
Surplus	674,816	1,310,158	1,204,726	7,385	3,197,085
Undivided profits	197,858	500,674	595,255	2,562	1,296,349
Reserves and retirement account for preferred stock	36,495	92,848	134,455	2,615	266,416
Total capital accounts	1,395,103	2,760,908	2,793,873	17,887	6,967,771
Total liabilities and capital accounts	17,677,645	43,809,034	40,394,707	292,322	102,173,708
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	1,500	400	3,852	-	5,752
Class B preferred stock			567	-	567
Common stock	484,434	856,828	855,015	5,325	2,201,602
Total	485,934	857,228	859,434	5,325	2,207,921
Retirable value of preferred capital stock:					
Class A preferred stock	1,500	400	7,615	-	9,515
Class B preferred stock			822	-	822
Total	1,500	400	8,437	-	10,337
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	1,941,310	6,825,084	5,068,178	79,819	13,914,391

Condition of National Banks, by States, Sept. 5, 1952

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including over-drafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total	
Maine	32	92,004	94,078	13,977	11,529	617	53,547	1,388	57	238	332	329	268,096		
New Hampshire	51	80,239	75,817	11,823	4,782	460	59,967	2,019	52	47	4	167	235,377		
Vermont	37	59,664	56,539	8,068	4,460	343	32,715	1,826	49	23	162	120	163,969		
Massachusetts	114	1,236,784	1,092,988	169,709	76,993	6,639	750,472	27,659	129	381	30,054	9,666	4,392	3,405,866	
Rhode Island	6	76,667	91,104	5,080	2,475	419	36,393	3,945	-----	188	45	95	217,011		
Connecticut	48	277,454	341,353	88,193	22,027	1,482	214,571	10,393	201	2	150	1,416	473	957,715	
Total New England States	288	1,822,812	1,751,879	296,850	122,266	9,960	1,147,665	47,230	488	691	30,392	12,225	5,576	5,248,034	
New York	369	5,404,218	3,944,773	1,189,782	509,104	44,017	3,192,773	91,019	286	1,975	55,051	36,956	71,176	14,541,130	
New Jersey	201	875,353	828,754	86,363	4,584	-----	515,264	28,079	172	374	107	7,807	3,215	2,922,770	
Pennsylvania	611	2,591,758	2,686,249	480,657	311,047	19,336	1,566,251	64,272	1,231	7,304	3,116	14,828	6,355	7,752,404	
Delaware	11	12,286	13,539	1,979	1,052	118	6,807	543	3	-----	1	40	36,368		
Maryland	59	219,800	331,256	34,850	27,121	1,263	202,131	5,540	58	451	92	1,731	974	825,267	
District of Columbia	9	206,787	344,794	15,710	18,197	1,025	201,576	8,359	525	-----	736	402	798,111		
Total Eastern States	1,260	9,310,202	8,493,309	1,951,732	952,884	70,343	5,684,802	197,812	2,275	10,104	58,366	62,059	82,162	26,876,050	
Virginia	133	467,148	482,947	59,683	26,123	2,261	340,982	12,993	180	683	405	1,773	1,332	1,396,510	
West Virginia	74	162,824	234,393	25,663	9,291	1,076	135,512	4,910	38	-----	351	481	594,539		
North Carolina	45	195,134	178,401	34,434	6,029	889	156,787	5,611	45	10	744	432	578,516		
South Carolina	25	148,134	215,392	20,031	10,795	679	145,810	3,980	126	41	656	420	546,064		
Georgia	51	419,603	354,883	68,757	19,010	1,556	328,231	13,055	188	-----	2,450	1,237	1,208,970		
Florida	63	336,636	701,757	97,052	19,102	2,396	418,705	18,230	482	215	4,353	985	1,599,913		
Alabama	71	327,923	372,863	95,716	17,831	1,633	279,597	7,864	375	474	949	2,285	1,202	1,108,712	
Mississippi	24	66,063	76,759	30,904	767	431	66,290	2,224	50	-----	55	215	243,758		
Louisiana	37	343,191	578,607	78,104	7,838	2,260	372,221	11,296	163	570	3,938	4,035	2,024	1,404,247	
Texas	444	2,311,680	1,948,296	261,230	53,944	10,292	2,014,232	65,840	11,006	9,499	5,863	9,064	5,058	6,706,004	
Arkansas	53	129,539	165,947	43,467	5,113	795	132,503	2,544	8	30	-----	458	201	480,605	
Kentucky	91	208,227	250,816	24,464	14,114	1,255	175,031	5,318	459	40	-----	1,321	416	711,461	
Tennessee	74	593,407	516,579	87,609	18,983	2,751	424,074	17,062	98	28	124	2,999	892	1,664,606	
Total Southern States	1,185	5,709,509	6,127,640	927,114	208,940	28,274	4,989,975	170,927	13,218	11,596	11,279	30,544	14,895	18,243,905	
Ohio	238	1,317,901	1,719,204	251,539	57,900	6,706	949,003	34,650	21	852	741	9,244	3,633	4,351,394	
Indiana	124	532,850	902,991	92,634	35,732	2,687	489,215	14,210	84	36	155	3,988	1,867	2,076,449	
Illinois	836	3,069,583	4,270,016	486,179	243,795	16,708	2,504,302	34,694	468	983	3,276	28,008	7,325	10,605,337	
Michigan	78	956,113	1,566,637	235,898	50,149	4,280	768,193	17,327	146	1,427	11	10,682	3,966	3,164,831	
Wisconsin	95	411,119	750,544	65,457	56,899	2,194	381,310	9,441	44	49	94	4,708	2,744	1,684,603	
Iowa	178	798,970	750,806	124,464	67,079	3,379	594,497	9,915	508	3,600	711	6,860	1,411	2,372,200	
Missouri	97	230,235	323,594	72,681	16,098	1,127	233,481	4,438	45	1,216	-----	1,499	315	884,729	
Total Middle Western States	1,274	7,929,483	10,942,132	1,407,078	562,337	40,290	6,454,385	134,780	1,462	8,434	6,491	68,621	22,505	27,577,998	
North Dakota	40	77,098	130,391	9,640	6,049	327	63,321	1,386	16	-----	1,055	132	289,415		
South Dakota	35	97,408	111,345	12,758	7,044	355	73,561	2,235	-----	1,159	417	306,282			
Nebraska	123	324,728	391,053	71,551	17,623	1,359	310,389	5,894	22	-----	1,926	352	1,124,897		
Kansas	174	324,757	383,880	65,618	27,531	1,355	302,008	4,896	239	115	1,423	1,046	1,112,568		
Montana	39	78,982	136,431	11,965	8,692	336	89,815	2,960	-----	2	1,048	78	329,709		
Wyoming	24	67,263	80,219	7,513	2,623	265	56,447	1,550	22	-----	280	51	216,233		
Colorado	77	316,902	414,58C	27,297	13,428	1,358	291,644	3,233	35	-----	2,099	482	1,071,058		
New Mexico	26	94,732	116,193	7,523	1,267	378	83,970	3,110	119	106	335	7	307,821		
Oklahoma	198	493,377	578,916	112,712	30,026	2,387	486,495	12,659	342	1,871	14	2,501	1,073	1,722,373	
Total Western States	736	1,875,247	2,343,008	326,577	113,683	8,120	1,757,650	37,923	795	2,092	16	11,826	3,719	6,480,656	
Washington	35	725,037	590,921	163,170	34,449	2,525	480,773	19,773	289	475	115	5,870	784	2,024,181	
Oregon	19	574,395	418,387	104,542	11,543	2,154	320,176	14,873	321	416	5,677	850	1,453,334		
California	93	5,246,602	3,750,365	747,636	316,473	24,925	2,384,387	88,084	1,476	25,008	30,951	39,515	15,321	12,670,743	
Idaho	12	143,748	147,283	9,410	2,638	458	77,694	3,151	27	-----	52	546	385,037		
Utah	10	100,877	116,031	9,204	2,716	290	75,319	2,570	-----	7	154	307,168			
Nevada	5	55,622	77,701	6,832	4,305	183	35,481	1,784	33	636	274	182,851			
Arizona	3	173,930	126,874	27,991	8,180	590	83,903	5,578	799	1,773	1,811	431,429			
Total Pacific States	177	7,020,211	5,227,562	1,068,815	380,304	31,125	3,457,733	135,813	2,945	25,483	31,482	53,530	19,740	17,454,743	
Total United States (exclusive of possessions)	4,920	33,667,464	34,885,530	5,978,166	2,340,414	188,112	23,492,210	724,485	21,183	58,394	138,026	238,805	148,597	101,881,386	
Alaska (nonmember bank)	5	21,454	39,077	2,192	1,306	-----	27,228	787	14	-----	-----	75	92,133		
The Territory of Hawaii (nonmember bank)	1	91,511	55,448	7,966	2,564	1	33,297	2,554	13	-----	23	629	353	194,359	
Virgin Islands of the United States (nonmember bank)	1	1,617	3,316	-----	-----	-----	772	13	-----	-----	10	102	5,830		
Total possessions (nonmember bank)	7	114,582	97,841	10,158	3,870	1	61,297	3,354	27	-----	23	639	530	292,322	
Total United States and possessions	4,927	33,782,046	34,983,371	5,988,324	2,344,284	188,113	23,553,507	727,839	21,210	58,394	138,049	239,444	149,127	102,173,708	
New York City (central Reserve city)	5	4,264,382	2,815,046	969,532	441,665	37,910	2,621,444	60,066	-----	333	54,870	31,715	67,006	11,363,969	
Chicago (central Reserve city)	10	2,033,608	2,282,853	223,711	152,839	11,803	1,588,300	11,857	-----	430	231	20,640	4,404	6,313,676	
Other Reserve cities	209	15,344,496	14,120,846	2,286,398	97,963	963	75,025	10,435,304	295,692	14,266	50,588	76,424	132,261	39,771	43,809,034
Country banks (member banks)	4,696	12,024,978	15,666,785	2,498,525	827,947	63,374	8,847,162	356,870	6,917	7,043	3,501	54,189	37,416	40,394,707	
Possessions (nonmember banks)	7	114,582	97,841	10,158	3,870	1	61,297	3,354	27	23	639	530	292,322		

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	12	74,066	88,529	20,848	7,598	334	45,779	3,318	30	2	150	525	179	241,358
New Jersey, District No. 2	123	700,045	837,685	181,751	60,783	3,378	375,035	20,564	1					

Condition of National Banks, by

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political sub- divisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine	131,022	84,466	5,498	8,645	8,134	2,136	239,901
New Hampshire	130,017	44,282	7,552	15,280	8,596	6,442	212,169
Vermont	62,973	73,076	2,264	4,695	1,039	2,956	147,003
Massachusetts	1,960,344	433,936	113,460	158,457	320,801	39,315	3,026,313
Rhode Island	105,768	61,807	9,121	14,000	3,514	5,688	199,898
Connecticut	567,079	185,357	38,922	39,718	20,756	26,038	877,870
Total New England States	2,957,203	882,924	176,817	240,795	362,840	82,575	4,703,154
New York	7,685,043	1,778,975	470,033	348,599	1,799,322	263,386	12,545,358
New Jersey	1,238,602	1,107,990	70,605	200,874	37,664	36,208	2,691,943
Pennsylvania	3,912,789	2,003,923	154,668	276,289	468,404	51,855	6,807,928
Delaware	18,115	12,265	374	205	18	393	31,370
Maryland	435,566	158,444	38,495	62,905	65,719	2,544	763,673
District of Columbia	545,887	101,143	30,279	75	55,662	11,711	744,757
Total Eastern States	13,836,002	5,162,740	764,454	888,947	2,426,789	366,097	23,445,029
Virginia	691,541	345,406	45,299	79,748	106,981	13,851	1,282,826
West Virginia	305,329	144,107	13,516	46,976	29,111	5,298	544,337
North Carolina	333,579	82,508	14,824	56,540	24,807	11,599	528,857
South Carolina	345,901	55,541	27,489	55,007	19,730	7,703	511,371
Georgia	647,278	151,075	51,775	100,073	172,407	4,900	1,187,508
Florida	937,944	222,617	34,489	133,436	142,835	11,500	1,482,821
Alabama	631,685	206,364	29,268	72,029	77,365	6,820	1,023,531
Mississippi	125,282	45,673	7,724	31,348	16,136	1,156	227,919
Louisiana	728,367	190,862	25,659	184,444	160,101	16,183	1,305,616
Texas	4,171,121	522,506	149,558	433,573	864,523	58,236	6,199,517
Arkansas	283,600	61,963	7,216	46,310	40,722	2,583	442,391
Kentucky	431,329	112,260	19,311	37,180	34,936	15,021	650,087
Tennessee	792,866	316,262	48,573	116,732	233,192	10,643	1,518,268
Total Southern States	10,425,822	2,457,144	474,701	1,393,396	1,922,846	165,493	16,839,402
Ohio	2,209,348	1,029,318	133,249	337,737	226,586	51,815	3,990,053
Indiana	1,060,305	488,523	55,654	190,788	111,430	14,137	1,930,837
Illinois	5,453,916	2,142,214	291,172	588,568	1,182,966	78,522	9,737,358
Michigan	1,722,979	992,121	147,070	189,561	192,125	25,693	3,269,549
Wisconsin	802,012	492,430	59,511	61,048	144,348	14,397	1,573,746
Minnesota	1,066,022	501,676	86,636	127,310	378,350	22,218	2,182,212
Iowa	434,646	158,513	21,785	81,462	120,049	5,412	824,867
Missouri	1,075,176	238,411	57,285	55,997	394,487	8,758	1,830,114
Total Middle Western States	13,824,404	6,043,206	854,362	1,635,471	2,750,341	230,952	25,338,736
North Dakota	171,352	69,674	5,317	12,294	10,594	1,657	270,888
South Dakota	184,160	55,299	7,471	26,679	10,970	1,738	286,317
Nebraska	653,423	113,888	32,097	63,169	174,024	6,118	1,022,719
Kansas	678,020	99,330	28,632	147,127	83,000	7,214	1,013,323
Montana	213,270	54,549	6,168	22,182	14,144	2,857	313,170
Wyoming	126,531	39,506	2,899	21,644	8,851	1,447	200,878
Colorado	627,083	195,026	23,095	57,688	88,173	7,303	998,368
New Mexico	168,730	43,815	12,988	50,663	10,685	2,427	289,308
Oklahoma	1,033,088	131,668	38,138	137,144	182,150	12,706	1,534,894
Total Western States	3,855,657	802,755	156,805	538,590	582,591	43,467	5,979,865
Washington	1,111,520	457,929	51,682	125,167	97,993	19,873	1,864,164
Oregon	760,859	393,149	24,944	87,916	50,263	21,755	1,328,886
California	5,466,686	4,313,789	250,809	823,508	426,841	226,787	11,508,420
Idaho	209,380	94,414	8,603	39,237	4,670	2,877	359,181
Utah	168,256	59,814	10,654	24,625	20,212	1,668	285,229
Nevada	90,359	53,805	3,893	18,088	1,638	2,688	170,471
Arizona	261,519	81,357	6,249	35,918	7,151	6,120	398,314
Total Pacific States	8,068,579	5,454,257	356,834	1,154,459	608,768	281,768	15,924,665
Total United States (exclusive of possessions)	52,967,667	20,803,026	2,783,973	5,851,658	8,654,175	1,170,352	92,230,851
Alaska (nonmember banks)	47,719	16,028	16,756	6,127	752	801	88,183
The Territory of Hawaii (nonmember bank)	58,633	83,953	16,273	16,544	2,233	1,773	179,409
Virgin Islands of the United States (nonmember bank)	1,626	2,416	217	1,106	27	10	5,402
Total possessions (nonmember banks)	107,978	102,397	33,246	23,777	3,012	2,584	272,994
Total United States and possessions	53,075,645	20,905,423	2,817,219	5,875,435	8,657,187	1,172,936	92,503,845
New York City (central Reserve city)	6,286,913	685,234	394,529	96,601	1,777,065	219,266	9,459,608
Chicago (central Reserve city)	3,244,164	875,417	206,831	267,925	1,071,349	41,502	5,707,188
Other Reserve cities	22,065,182	8,629,741	1,207,725	2,524,365	4,935,958	475,101	39,858,072
Country banks (member banks)	21,371,408	10,612,634	974,888	2,962,767	869,803	434,483	37,225,983
Possessions (nonmember banks)	107,978	102,397	33,246	23,777	3,012	2,584	272,994

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2	129,213	68,504	8,126	9,709	4,623	5,486	225,661
New Jersey, District No. 2	880,393	872,549	53,751	137,918	36,113	30,413	2,011,157
Kentucky, District No. 4	165,303	54,704	4,211	15,924	2,323	7,347	229,812
Pennsylvania, District No. 4	1,865,896	767,007	63,613	95,525	193,654	15,581	3,001,276
West Virginia, District No. 4	16,281	10,266	833	3,517	1,484	442	32,823
Louisiana, District No. 6	570,432	159,486	21,038	168,365	137,952	11,076	1,068,349
Mississippi, District No. 6	95,316	40,037	5,715	25,163	15,722	1,069	183,022
Tennessee, District No. 6	478,557	215,286	36,347	79,444	135,832	8,012	933,478
Indiana, District No. 7	902,574	416,689	49,624	166,040	95,964	20,600	1,651,491
Illinois, District No. 7	5,122,928	1,967,077	278,135	509,514	1,104,856	75,318	9,057,828
Michigan, District No. 7	1,677,328	925,721	144,036	181,400	191,797	24,885	3,145,167
Wisconsin, District No. 7	723,034	430,479	55,485	51,336	141,203	13,318	1,414,855
Missouri, District No. 10	443,038	78,863	21,717	19,567	235,022	4,036	872,248
New Mexico, District No. 10	92,495	36,219	11,897	37,759	9,762	1,682	189,814
Oklahoma, District No. 10	1,017,937	128,543	37,721	134,202	181,693	12,321	1,512,417

States, Sept. 5, 1952—Continued

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
1,500			731	462	199	242,793	Maine.
100			237	233	27	212,766	New Hampshire.
50			589	276	442	148,360	Vermont.
19,475		32,457	7,770	17,110	7,753	3,110,878	Massachusetts.
		188	411	1,131	12	201,640	Rhode Island.
		150	2,430	3,809	924	891,883	Connecticut.
6,700							Total New England States.
27,825		32,795	12,168	23,021	9,357	4,808,320	
245,880	10	58,034	31,415	87,749	587,842	13,356,288	New York.
20,765		107	7,721	7,841	663	2,729,040	New Jersey.
65,885		3,126	13,976	27,102	10,632	6,988,649	Pennsylvania.
100				1		31,471	Delaware.
2,000			92	980	222	767,902	Maryland.
5,000				568	2,811	1,065	District of Columbia.
339,630	10	61,359	54,615	126,484	600,424	24,627,551	Total Eastern States.
4,475		405	2,824	4,828	278	1,295,636	Virginia.
1,750		17	507	1,260	142	548,013	West Virginia.
12,140			1,973	1,752	589	540,311	North Carolina.
1,500			1,026	2,724	554	517,175	South Carolina.
600			5,950	4,985	437	1,139,480	Georgia.
5,300			4,237	6,282	404	1,499,044	Florida.
75	100	1,080	3,198	4,302	952	1,033,238	Alabama.
100			292	418	8	228,137	Mississippi.
11,900		4,376	1,458	4,889	364	1,328,603	Louisiana.
25,450		5,891	6,327	26,543	739	6,264,467	Texas.
770			965	1,078	20	445,227	Arkansas.
6,135			1,271	1,843	525	659,811	Kentucky.
28,000		124	5,432	6,390	419	1,555,633	Tennessee.
98,195	117	11,876	35,460	67,294	5,431	17,057,775	Total Southern States.
54,200		741	10,260	17,190	3,925	4,076,369	Ohio.
10,525		155	5,230	5,095	822	1,952,664	Indiana.
116,150		3,443	16,257	40,013	11,950	9,925,171	Illinois.
137,900		11	17,177	18,205	1,312	3,444,154	Michigan.
1,500		94	2,299	5,057	418	1,583,114	Wisconsin.
11,800		711	11,462	12,968	2,413	2,221,566	Minnesota.
2,400			935	1,607	14	829,823	Iowa.
26,550		1,519	2,109	6,381	772	1,867,445	Missouri.
361,025		6,674	65,729	106,516	21,626	25,900,306	Total Middle Western States.
1,000			642	1,369	28	273,927	North Dakota.
1,200		24	977	1,614	19	290,151	South Dakota.
12,519			1,038	2,356	297	1,058,929	Nebraska.
675			1,269	2,840	175	1,048,282	Kansas.
50		2	1,146	1,077	44	315,489	Montana.
2,320			620	467	4	204,289	Wyoming.
3,968			976	3,986	1	1,007,299	Colorado.
107			531	308	276	290,530	New Mexico.
60,719		14	1,606	6,220	536	1,603,989	Oklahoma.
82,558	24	16	8,805	20,237	1,380	6,092,885	Total Western States.
21,600	76	140	7,521	7,182	1,747	1,902,430	Washington.
	15	416	6,672	6,559	5,406	1,357,954	Oregon.
128,505		32,060	48,958	84,412	144,513	11,946,868	California.
4,500			766	1,436	42	365,925	Idaho.
3,000			814	1,515	216	290,774	Utah.
2,400			460	1,134	373	172,438	Nevada.
160,005	91	32,616	69,360	104,977	152,951	16,444,665	Arizona.
1,069,238	242	145,336	246,137	448,529	791,169	94,931,502	Total Pacific States.
			80	92	1	88,356	Total United States (exclusive of possessions).
		23	84	710	406	180,632	Alaska (nonmember banks).
			13	24	8	5,447	The Territory of Hawaii (nonmember bank).
		23	177	826	415	274,435	Virgin Islands of the United States (non-member bank).
1,069,238	242	145,359	246,314	449,355	791,584	95,205,937	Total possessions (nonmember banks).
226,000		57,853	17,919	79,074	584,909	10,425,363	Total United States and possessions.
100,000		3,398	6,724	30,490	9,379	5,857,179	New York City (central Reserve city).
578,325	76	80,453	128,529	240,608	182,063	41,048,126	Chicago (central Reserve city).
164,913	166	3,632	92,965	98,357	14,818	37,600,834	Other Reserve cities.
		23	177	826	415	274,435	Country banks (member banks).
							Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

20,365		150	702	758	266	227,537	Connecticut, District No. 2.
2,000		107	6,626	6,760	542	2,045,537	New Jersey, District No. 2.
9,825			223	431	53	252,513	Kentucky, District No. 4.
		94	6,138	16,539	8,532	3,042,164	Pennsylvania, District No. 4.
5,000		4,376	59	22	9	32,913	West Virginia, District No. 4.
			949	3,981	346	1,043,001	Louisiana, District No. 6.
4,300		17	3,683	3,047	6	183,732	Mississippi, District No. 6.
10,450		155	3,948	4,681	26	934,551	Tennessee, District No. 6.
114,150		3,400	15,480	38,557	455	1,671,150	Indiana, District No. 7.
137,900		11	17,116	18,068	1,233	3,319,545	Illinois, District No. 7.
1,500		94	1,899	4,637	411	1,423,396	Michigan, District No. 7.
2,400		401	564	1,539	14	807,161	Wisconsin, District No. 7.
60,719		14	497	306	272	193,839	Missouri, District No. 10.
			1,577	6,216	536	1,531,473	New Mexico, District No. 10.
							Oklahoma, District No. 10.

Condition of National Banks, by States, Sept. 5, 1952--Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine	9,290	9,885	5,163	965	25,303	268,096			9,290	9,290
New Hampshire	6,094	9,252	6,086	1,179	22,611	235,377	4		6,090	6,094
Vermont	5,428	5,446	3,565	1,170	15,609	163,969			5,428	5,428
Massachusetts	78,839	141,290	54,738	20,121	294,988	3,405,866	53		78,786	78,839
Rhode Island	4,695	8,690	1,941	45	15,371	217,011			4,695	4,695
Connecticut	22,933	25,882	13,253	3,764	65,832	957,715			22,933	22,933
Total New England States	127,279	200,445	84,746	27,244	439,714	5,248,034	57		127,222	127,279
New York	378,998	571,576	219,311	14,957	1,184,842	14,541,130	1,196	262	378,540	378,998
New Jersey	62,477	87,159	34,938	9,156	193,730	2,922,770	1,030	65	61,382	62,477
Pennsylvania	211,478	420,536	120,765	10,976	763,755	7,752,404		50	211,428	211,478
Delaware	1,260	2,666	888	83	4,897	36,338			1,260	1,260
Maryland	14,360	27,718	10,313	4,974	57,365	825,267			14,360	14,360
District of Columbia	13,200	20,950	8,422	1,338	43,910	798,111			13,200	13,200
Total Eastern States	681,773	1,130,605	394,637	41,484	2,248,499	26,876,050	2,226	377	679,170	681,773
Virginia	29,681	45,834	20,329	5,030	100,774	1,396,510			29,681	29,681
West Virginia	13,085	22,698	8,502	2,241	46,526	594,539			13,085	13,085
North Carolina	9,700	19,995	6,578	1,932	38,205	578,516			9,700	9,700
South Carolina	8,862	13,791	4,805	1,431	28,889	546,064			8,862	8,862
Georgia	21,223	29,073	10,265	8,929	69,490	1,208,970			21,223	21,223
Florida	33,225	46,794	13,599	7,251	100,869	1,599,913			33,225	33,225
Alabama	23,057	34,280	13,755	4,382	75,474	1,108,712			23,057	23,057
Mississippi	4,705	9,664	1,127	125	15,621	243,758			4,705	4,705
Louisiana	20,188	37,120	17,933	403	75,644	1,404,247			20,188	20,188
Texas	163,900	179,507	78,741	19,389	411,537	6,705,004	200		163,700	163,900
Arkansas	11,070	14,746	8,046	1,516	35,378	480,605		150	10,920	11,070
Kentucky	15,525	25,652	8,901	1,572	51,650	711,461			15,525	15,525
Tennessee	32,576	51,217	19,155	3,025	105,973	1,664,606			32,576	32,576
Total Southern States	386,797	530,371	211,736	57,226	1,186,130	18,243,905	200	150	386,447	386,797
Ohio	95,226	128,148	47,164	4,487	275,025	4,351,394			95,226	95,226
Indiana	34,205	55,184	29,157	5,239	123,785	2,076,449	25		34,180	34,205
Illinois	249,292	299,287	79,223	52,364	680,166	10,605,337	1,519	15	247,758	249,292
Michigan	47,880	85,282	31,563	5,952	170,677	3,614,831	1,000		46,880	47,880
Wisconsin	29,365	43,697	23,898	4,529	101,489	1,684,603	50		29,315	29,365
Minnesota	39,236	73,625	25,904	11,869	150,634	2,372,200	75		39,136	39,236
Iowa	14,523	23,048	14,303	3,032	54,906	884,729			14,523	14,523
Missouri	41,908	48,500	27,054	3,548	121,010	1,988,455			41,908	41,908
Total Middle Western States	551,635	756,771	278,266	91,020	1,677,692	27,577,998	2,669	40	548,926	551,635
North Dakota	4,655	6,251	3,702	880	15,488	289,415			4,655	4,655
South Dakota	4,793	7,031	3,384	923	16,131	306,282			4,793	4,793
Nebraska	21,548	23,413	15,751	5,256	65,968	1,124,897			21,548	21,548
Kansas	20,420	24,822	17,728	1,616	64,586	1,112,686			20,420	20,420
Montana	5,270	5,990	2,806	154	14,220	329,709			5,270	5,270
Wyoming	2,660	5,670	3,108	506	11,944	216,233			2,660	2,660
Colorado	17,310	28,035	14,537	3,877	63,759	1,071,058			17,310	17,310
New Mexico	6,540	6,071	1,480	3,200	17,291	307,821			6,540	6,540
Oklahoma	35,088	44,661	33,727	4,908	118,384	1,722,373			35,088	35,088
Total Western States	118,284	151,944	96,223	21,320	387,771	6,480,656			118,284	118,284
Washington	34,975	49,179	24,508	13,089	121,751	2,024,181			34,975	34,975
Oregon	31,785	40,020	23,427	148	95,380	1,453,334			31,785	31,785
California	248,658	301,454	163,265	10,498	723,875	12,670,743	600		248,658	248,658
Idaho	7,250	8,030	3,285	547	19,112	385,037			7,250	7,250
Utah	4,300	4,966	5,963	1,165	16,394	307,168			4,300	4,300
Nevada	2,385	3,715	4,253	60	10,413	182,851			2,385	2,385
Arizona	7,475	12,200	3,478		23,153	431,429			7,475	7,475
Total Pacific States	336,828	419,564	228,179	25,507	1,010,078	17,454,743	600		336,228	336,828
Total United States (exclusive of possessions)	2,202,596	3,189,700	1,293,787	263,801	6,949,884	101,881,386	5,752	567	2,196,277	2,202,596
Alaska (nonmember banks)	1,225	1,235	907	410	3,777	92,133			1,225	1,225
The Territory of Hawaii (nonmember bank)	4,000	6,000	1,551	2,176	13,727	194,359			4,000	4,000
Virgin Islands of the United States (nonmember bank)	100	150	104	29	383	5,830			100	100
Total possessions (nonmember banks)	5,325	7,385	2,562	2,615	17,887	292,322			5,325	5,325
Total United States and possessions	2,207,921	3,197,085	1,296,349	266,416	6,967,771	102,173,708	5,752	567	2,201,602	2,207,921
New York City (central Reserve city)	302,234	465,216	167,065	4,091	938,606	11,363,969			302,234	302,234
Chicago (central Reserve city)	183,700	209,600	30,793	32,404	456,497	6,313,676			182,200	183,700
Other Reserve cities	857,228	1,310,158	500,674	92,848	2,760,908	43,809,034	400		856,828	857,228
Country banks (member banks)	859,434	1,204,726	595,255	134,458	2,793,873	40,394,707	3,852	567	855,015	859,434
Possessions (nonmember banks)	5,325	7,385	2,562	2,615	17,887	292,322			5,325	5,325

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	5,208	5,884	2,431	298	13,821	241,358			5,208	5,208
New Jersey, District No. 2	46,745	63,326	25,805	6,947	142,823	2,188,360	990	30	45,725	46,745
Kentucky, District No. 4	7,120	11,261	4,815	837	24,033	276,552			7,120	7,120
Pennsylvania, District No. 4	102,505	208,335	40,884	2,734	354,458	3,396,922			102,505	102,505
West Virginia, District No. 4	1,240	1,975	657	150	4,022	36,935			1,240	1,240
Louisiana, District No. 6	15,763	30,145	15,522	371	61,801	1,144,802			15,763	15,763
Mississippi, District No. 6	3,675	7,799	752	1	12,227	195,959			3,675	3,675
Tennessee, District No. 6	21,365	28,888	12,253	2,182	64,688	1,029,239			21,365	21,365
Indiana, District No. 7	27,860	46,139	24,609	4,347	102,955	1,74,135	25		27,860	27,860
Illinois, District No. 7	236,785	280,027	66,954	47,863	631,629	9,872,782	1,519	15	235,251	236,785
Michigan, District No. 7	44,892	80,959	29,106	5,202	160,159	3,479,704	1,000		43,892	44,892
Wisconsin, District No. 7	25,960	38,932	21,751	4,085	90,728	1,514,124	50		25,910	25,960
Missouri, District No. 10	14,665	18,123	11,810	2,044	46,642	853,803			14,665	14,665
New Mexico, District No. 10	4,550	4,180	628	2,269	11,627	202,516			4,550	4,550
Oklahoma, District No. 10	34,538	43,978	33,223	4,409	116,148	1,697,627			34,538	34,538

Loans and Discounts of National Banks, by States, Sept. 5, 1952

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Consumer loans to individuals (exclusive of single-payment loans of \$3,000 and over)	Other loans to individuals (single-payment loans of \$3,000 and over)	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties								
Maine	33,761	-----	5,027	70	1,002	1,883	18,450	6,389	17,919	5,641	-----	3,040	5	93,187	1,183	92,004
New Hampshire	30,970	-----	2,431	15	1,346	1,399	15,992	3,682	15,981	6,528	-----	2,603	23	80,970	731	80,239
Vermont	10,808	-----	5,164	-----	2,002	3,502	15,441	3,776	16,330	1,900	15	1,331	21	60,290	626	59,664
Massachusetts	793,550	-----	3,841	6,956	9,870	1,637	122,723	57,112	128,055	80,264	13,011	44,691	583	1,262,293	25,509	1,236,781
Rhode Island	30,193	-----	53	73	1,249	149	22,324	6,603	7,034	9,841	-----	97	16	77,632	965	76,667
Connecticut	110,905	-----	3,918	263	3,857	1,410	64,089	15,256	57,564	16,515	100	8,487	99	282,463	5,009	277,454
Total New England States	1,010,187	-----	20,434	7,377	19,326	9,980	259,019	92,818	242,883	120,689	13,126	60,249	747	1,856,835	34,023	1,822,812
New York	3,403,714	22	47,105	425,005	90,766	19,026	394,722	82,735	598,004	207,110	52,536	186,249	1,711	5,508,705	104,487	5,404,218
New Jersey	196,472	94	10,198	1,468	9,792	7,365	375,122	48,007	152,963	69,239	500	15,231	135	886,591	11,238	875,353
Pennsylvania	1,371,211	426	46,892	5,234	40,301	40,789	545,852	135,127	313,237	88,422	7,277	46,623	286	2,641,677	49,919	2,591,758
Delaware	2,630	3	1,151	-----	68	1,224	5,243	657	1,035	97	-----	185	2	12,295	9	12,286
Maryland	67,080	342	4,918	1,817	55,347	7,748	35,467	13,394	17,671	9,993	-----	7,212	42	221,031	1,231	219,800
District of Columbia	82,905	-----	53	1,265	3,241	221	50,756	16,020	29,641	18,767	5,932	51	208,852	2,065	206,787	
Total Eastern States	5,124,012	887	110,317	434,789	199,515	76,373	1,407,162	295,940	1,112,556	393,628	60,313	261,432	2,227	9,479,151	168,949	9,310,202
Virginia	134,483	160	22,198	1,029	6,833	15,109	104,546	29,182	89,787	37,257	4,505	26,305	172	471,566	4,418	467,148
West Virginia	32,212	2,910	10	2,899	3,754	52,799	12,915	39,878	16,213	200	1,306	31	165,127	2,303	162,824	
North Carolina	82,939	87	12,375	1,308	8,191	3,236	13,795	7,535	43,509	21,484	25	3,022	62	197,568	2,434	195,134
South Carolina	59,553	517	5,490	765	2,336	2,059	14,454	10,201	34,445	14,540	-----	5,314	141	149,815	1,681	148,134
Georgia	196,376	276	14,529	5,187	10,201	4,532	31,692	15,024	91,945	32,582	867	20,744	423	424,378	4,775	419,603
Florida	149,934	8,393	1,749	15,885	2,240	28,307	20,642	74,877	28,250	209	9,515	50	340,051	3,415	336,636	
Alabama	117,453	6	29,294	1,866	3,695	5,548	39,731	11,350	77,900	28,080	1,420	17,834	451	334,628	6,705	327,923
Mississippi	25,762	6	5,623	197	7,802	1,236	6,732	4,599	14,560	4,009	195	2,386	172	67,157	1,094	66,063
Louisiana	198,715	-----	11,558	1,966	5,027	3,081	22,312	18,254	42,991	26,743	1,561	14,606	465	347,279	4,088	343,191
Texas	1,226,807	16,432	220,022	13,601	76,181	21,431	106,687	72,449	366,163	155,392	6,649	49,841	5,510	2,337,165	25,485	2,311,680
Arkansas	40,519	94	25,000	949	491	4,303	12,164	6,463	28,015	10,569	-----	1,674	82	130,323	784	129,539
Kentucky	62,900	18	23,774	535	1,810	11,054	33,642	12,662	23,872	3,872	350	2,592	226	211,255	3,028	208,227
Tennessee	306,529	428	32,183	4,988	15,257	7,952	34,803	21,007	113,662	44,885	5,117	15,475	745	603,031	9,624	593,407
Total Southern States	2,634,182	18,024	413,349	34,150	149,586	86,435	501,664	242,283	1,055,552	443,876	21,098	170,614	8,530	5,779,343	69,834	5,709,509
Ohio	503,537	7,645	31,528	11,820	14,287	33,118	310,041	70,643	225,187	85,892	3,869	38,074	376	1,336,017	18,116	1,317,901
Indiana	178,650	340	21,817	1,902	9,939	14,871	153,537	30,138	93,461	28,878	10	6,069	181	539,793	6,943	532,850
Illinois	1,831,814	823	101,300	119,387	80,471	20,793	311,653	72,209	302,783	115,054	38,566	73,521	1,232	3,069,606	60,023	3,009,583
Michigan	328,168	234	9,688	5,242	6,601	7,113	292,689	55,959	204,022	40,226	-----	18,655	528	969,125	13,010	956,115
Wisconsin	184,357	12,094	832	2,612	7,919	107,323	19,666	44,618	18,275	7,553	15,073	134	420,456	9,337	411,119	
Minnesota	336,829	1,026	46,187	2,274	11,704	9,627	169,160	25,666	144,829	22,501	4,450	32,726	764	807,743	8,773	798,970
Iowa	66,820	943	54,401	450	1,747	8,720	46,789	10,408	30,222	8,193	-----	5,290	227	234,210	3,975	230,235
Missouri	288,699	1,180	56,097	7,228	15,622	5,929	128,042	21,156	72,419	56,515	4,411	20,019	182	677,529	4,819	672,710
Total Middle Western States	3,718,874	12,191	333,112	149,135	142,983	108,090	1,519,234	305,845	1,117,541	375,534	58,889	209,427	3,624	8,054,479	124,996	7,929,483
North Dakota	15,349	4,755	15,496	4	934	1,602	17,499	3,273	16,823	2,110	-----	535	73	78,453	1,355	77,998
South Dakota	18,749	2,950	28,676	-----	312	1,629	21,778	3,127	19,599	1,869	-----	1,081	126	99,896	2,488	97,408
Nebraska	105,477	19,358	100,623	502	6,770	4,943	19,489	9,256	32,712	16,196	2,328	11,084	361	329,099	4,371	324,728
Kansas	89,176	66,417	73,877	1,642	1,772	7,536	24,035	5,242	40,331	11,164	824	4,319	308	326,643	1,886	324,757
Montana	16,141	1,900	17,352	-----	270	851	16,173	2,118	22,294	1,952	-----	924	82	80,057	1,075	78,982
Wyoming	14,996	367	21,578	-----	890	1,114	13,042	3,774	9,840	1,791	-----	180	142	67,714	451	67,263
Colorado	93,420	13,032	88,596	571	722	3,820	36,786	15,657	35,045	19,970	264	10,824	266	318,973	2,071	316,902
New Mexico	28,735	386	22,484	-----	888	1,398	14,515	4,880	18,100	3,078	-----	1,142	52	95,658	926	94,732
Oklahoma	224,243	35,340	60,596	1,348	2,365	7,670	29,784	17,232	79,414	17,670	3,781	17,335	275	497,188	3,811	493,377
Total Western States	606,286	144,505	429,278	4,067	14,923	30,563	193,101	64,559	274,158	75,935	7,197	47,424	1,685	1,893,681	18,434	1,875,247
Washington	306,290	17,327	36,089	3,425	1,985	10,430	146,683	29,357	147,596	11,794	-----	23,212	915	735,103	10,066	725,037
Oregon	213,019	289	35,752	258	3,073	8,843	150,291	25,780	119,835	15,996	4,696	762	578,594	4,199	574,395	
California	1,768,848	129	262,157	18,427	16,622	63,623	1,936,544	213,218	844,657	88,066	16,155	73,581	7,142	5,309,169	62,567	5,246,602
Idaho	28,875	3,210	27,758	10	228	2,540	45,556	8,396	24,712	1,167	-----	2,627	236	145,315	1,567	143,748
Utah	29,348	153	8,880	699	1,240	1,239	29,794	4,015	18,367	5,118	2,943	226	102,022	1,145	100,877	
Nevada	8,264	-----	5,945	-----	269	727	21,199	4,899	12,855	960	500	107	96	55,821	199	55,622
Arizona	39,042	132	39,210	90	143	1,406	44,913	1,129	46,149	2,509	-----	369	161	175,253	1,323	173,930
Total Pacific States	2,393,686	21,240	415,791	22,909	23,560	88,808	2,374,980	286,794	1,214,171	125,610	16,655	107,535	9,538	7,101,277	81,066	7,020,211
Total United States (exclusive of possessions)	15,487,227	196,847	1,722,281	652,427	549,893	400,249	6,255,160	1,288,239	5,016,861	1,535,272	177,278	856,681	26,351	34,164,766	497,302	33,667,464
Alaska (nonmember banks)	7,087	-----	-----	-----	34	16	7,762	2,090	4,783	81	-----	9	70	21,932	478	21,454
The Territory of Hawaii (non-member bank)	15,281	-----														

U. S. Government Obligations Held by National Banks, by States, Sept. 5, 1952

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed									Federal Housing Administration debentures	Total		
	Direct obligations												
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series F, G; investment series A-1965, B-1975-80; and depositary bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total				
Maine	11,116	2,200	10,712	8,379	33,901	17,905	6,429	3,419	94,061	17	94,078		
New Hampshire	11,566	6,462	14,675	4,192	21,597	10,424	2,621	4,241	75,778	39	75,817		
Vermont	10,699	6,084	8,017	7,541	13,396	5,849	2,735	2,116	56,497	42	56,539		
Massachusetts	75,001	134,224	157,945	37,830	282,781	231,262	149,463	24,433	1,092,939	49	1,092,988		
Rhode Island	9,043	2,107	17,647	1,325	30,689	24,468	5,700	125	91,104	-----	91,104		
Connecticut	23,160	28,118	62,071	15,306	104,885	78,648	20,207	8,946	341,341	12	341,353		
Total New England States	140,585	179,195	271,067	74,573	487,249	368,556	187,215	43,280	1,751,720	159	1,751,879		
New York	321,529	179,141	774,879	136,978	1,299,442	952,820	161,209	118,493	3,944,491	282	3,944,773		
New Jersey	48,793	63,039	199,212	68,044	313,945	240,149	61,295	177,384	1,171,861	837	1,172,698		
Pennsylvania	161,964	182,847	360,351	160,812	751,853	501,335	353,003	214,036	2,686,201	48	2,686,249		
Delaware	1,415	1,848	658	1,809	5,242	1,062	924	581	13,539	-----	13,539		
Maryland	28,146	11,392	25,245	18,410	125,797	82,312	33,569	6,382	331,253	3	331,256		
District of Columbia	81,085	34,806	74,446	11,884	96,059	41,063	2,251	3,200	344,794	-----	344,794		
Total Eastern States	642,932	473,073	1,434,791	397,937	2,592,338	1,818,741	612,251	520,076	8,492,139	1,170	8,493,309		
Virginia	50,049	57,471	74,146	41,056	161,016	59,817	20,835	18,540	482,930	17	482,947		
West Virginia	21,893	31,144	51,414	17,167	83,819	24,788	8,409	15,759	254,393	-----	254,393		
North Carolina	23,627	26,361	19,972	9,160	66,156	19,097	9,916	4,112	178,401	-----	178,401		
South Carolina	34,575	37,995	21,977	11,626	86,008	19,455	920	2,836	215,392	-----	215,392		
Georgia	22,027	72,431	77,819	13,343	106,677	48,310	5,503	8,773	354,883	-----	354,883		
Florida	59,780	75,809	151,584	19,934	229,646	46,583	26,070	92,351	701,757	-----	701,757		
Alabama	40,184	62,569	67,442	13,053	120,136	43,439	22,081	3,957	372,861	2	372,863		
Mississippi	5,677	8,408	13,396	4,911	32,679	7,689	1,641	2,358	76,759	-----	76,759		
Louisiana	77,950	170,792	89,679	7,937	132,569	48,518	11,228	39,934	578,607	-----	578,607		
Texas	278,373	317,792	346,267	49,588	582,969	257,985	39,601	75,718	1,948,293	3	1,948,296		
Arkansas	11,947	30,332	38,924	9,875	50,075	17,503	3,173	4,110	165,939	8	165,947		
Kentucky	13,065	46,801	58,048	12,377	81,909	47,800	13,937	6,875	280,812	4	280,816		
Tennessee	29,252	76,041	129,250	18,065	143,174	96,516	20,117	4,158	516,573	6	516,579		
Total Southern States	668,399	1,013,946	1,139,918	228,092	1,876,833	737,500	183,431	279,481	6,127,600	40	6,127,640		
Ohio	147,474	226,636	401,880	56,179	552,306	224,267	55,735	54,704	1,719,181	23	1,719,204		
Indiana	62,781	131,684	212,460	35,181	265,887	124,613	44,659	25,706	902,971	20	902,991		
Illinois	456,630	472,765	836,273	116,686	1,240,927	699,806	372,619	74,303	4,270,009	7	4,270,016		
Michigan	107,479	90,443	339,068	32,478	496,547	415,722	40,851	37,586	1,560,174	6,463	1,566,637		
Wisconsin	51,249	86,162	215,292	43,172	194,480	122,565	7,651	29,930	750,501	43	750,544		
Minnesota	39,359	85,610	136,509	52,394	263,367	130,116	36,997	16,454	760,806	-----	760,806		
Iowa	37,913	42,725	74,483	28,455	95,609	39,456	3,037	1,916	323,594	-----	323,594		
Missouri	92,428	81,492	111,097	16,257	245,874	89,923	7,024	4,227	648,322	18	648,340		
Total Middle Western States	995,313	1,217,517	2,327,062	380,802	3,354,997	1,846,468	568,573	244,826	10,935,558	6,574	10,942,132		
North Dakota	10,274	17,644	31,161	13,151	42,624	14,220	926	384	130,384	7	130,391		
South Dakota	10,402	13,951	29,624	9,029	36,813	10,270	944	308	111,341	4	111,345		
Nebraska	21,501	47,316	69,434	21,783	120,630	66,729	28,181	15,476	391,050	3	391,053		
Kansas	37,699	90,964	64,352	24,432	111,339	35,936	4,494	14,561	383,777	103	383,880		
Montana	11,687	26,902	33,695	9,079	41,007	12,494	1,301	266	136,431	-----	136,431		
Wyoming	9,322	15,621	16,084	4,642	26,587	6,044	1,284	635	80,219	-----	80,219		
Colorado	110,379	71,443	82,851	16,123	80,046	34,621	12,434	6,683	414,580	-----	414,580		
New Mexico	25,523	25,109	27,456	5,066	23,960	6,796	1,066	1,217	116,193	-----	116,193		
Oklahoma	101,784	99,676	107,046	23,569	163,647	44,563	30,112	8,500	578,897	19	578,916		
Total Western States	338,571	408,626	461,703	126,874	646,653	231,673	80,742	48,030	2,342,872	136	2,343,008		
Washington	22,965	21,027	62,976	15,048	238,275	152,976	57,764	19,890	590,921	-----	590,921		
Oregon	27,801	15,589	71,747	4,516	53,099	95,622	58,096	91,917	418,387	-----	418,387		
California	166,039	294,601	815,231	68,882	1,632,460	444,276	177,866	148,188	3,747,543	2,822	3,750,365		
Idaho	4,908	4,889	14,080	4,859	42,070	37,420	24,072	14,494	146,792	491	147,283		
Utah	24,988	29,931	9,692	5,405	15,345	15,140	11,370	3,827	115,698	333	116,031		
Nevada	5,831	4,834	13,028	2,460	37,437	8,359	4,267	1,485	77,701	77,701	77,701		
Arizona	3,784	31,325	10,454	3,139	45,735	24,106	6,823	1,480	126,846	28	126,874		
Total Pacific States	256,316	402,196	997,208	104,309	2,064,421	777,899	340,258	281,281	5,223,888	3,674	5,227,562		
Total United States (exclusive of possessions)	3,042,116	3,694,553	6,631,749	1,312,587	11,022,491	5,780,837	1,972,470	1,416,974	34,873,777	11,753	34,885,530		
Alaska (nonmember banks)	2,986	8,533	4,844	13,373	5,088	1,665	1,912	676	39,077	-----	39,077		
The Territory of Hawaii (nonmember bank)	6,272	-----	21,920	3,675	21,722	88	1,763	160	55,440	8	55,448		
Virgin Islands of the United States (nonmember bank)	697	1,332	449	260	317	51	50	160	3,316	-----	3,316		
Total possessions (nonmember banks)	9,955	9,865	27,213	17,308	27,127	1,804	3,725	836	97,833	8	97,841		
Total United States and possessions	3,052,071	3,704,418	6,658,962	1,329,895	11,049,618	5,782,641	1,976,195	1,417,810	34,971,610	11,761	34,983,371		
New York City (central Reserve city)	219,181	122,024	635,919	49,367	920,580	730,276	75,050	32,619	2,815,046	-----	2,815,046		
Chicago (central Reserve city)	291,910	266,033	440,969	11,219	464,372	437,670	335,936	34,744	2,252,853	-----	2,252,853		
Other Reserve cities	1,140,731	1,478,197	2,684,761	202,894	4,729,275	2,416,966	896,039	562,303	14,111,166	9,680	14,120,846		
Country banks (member banks)	1,360,294	1,828,299	2,870,070	1,049,107	4,908,264	2,195,925	665,445	787,308	15,664,712	2,073	15,666,785		
Possessions (nonmember banks)	9,955	9,865	27,213	17,308	27,127	1,804	3,725	836	97,833	8	97,841		

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	8,215	5,136	26,219	3,497	24,533	15,649	3,020	2,248	88,517	12	88,529
New Jersey, District No. 2	15,903	43,295	127,869	46,592	226,604	178,016	48,963	149,648	836,890	795	837,685
Kentucky, District No. 4	6,304	14,035	21,139	7,382	38,299	8,123	4,937	4,396	104,615	-----	104,615
Pennsylvania, District No. 4	98,980	103,405	163,210	47,994	324,167	151,571	163,766	97,294	1,180,387	4	1,180,391
West Virginia, District No. 4	2,539	1,168	1,406	2,615	3,682	1,210	1,282	550	14,452	-----	14,452
Louisiana, District No. 6	61,391	143,577	74,100	6,239	106,337	41,309	11,224	39,868	454,045	-----	454,045
Mississippi, District No. 6	4,581	6,258	9,557	4,114	25,719	5,942	1,337	2,325	59,833	-----	59,833
Tennessee, District No. 6	27,032	53,540	114,004	13,318	84,943	67,					

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Sept. 5, 1952

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine	7,476	14,049	8	27	6,242	25,745	53,547
New Hampshire	11,270	16,286	18	13	5,753	26,627	59,967
Vermont	4,344	8,273	15	41	2,812	17,230	32,715
Massachusetts	170,469	64,449	396	2,978	37,225	474,955	750,472
Rhode Island	4,111	3,425		4	3,833	25,020	36,393
Connecticut	37,680	57,478	227	25	17,623	101,538	214,571
Total New England States	235,350	163,960	664	3,088	73,488	671,115	1,147,665
New York	655,281	135,329	177	6,171	98,557	2,297,258	3,192,773
New Jersey	64,436	120,092	369	4	47,680	282,683	515,264
Pennsylvania	230,049	295,265	458	1,402	108,467	930,610	1,566,251
Delaware	446	1,755			768	3,838	6,807
Maryland	40,413	39,937	7	42	11,634	110,098	202,131
District of Columbia	25,795	33,592		115	12,512	129,562	201,576
Total Eastern States	1,016,420	625,970	1,011	7,734	279,618	3,754,049	5,684,802
Virginia	67,444	84,342	349	38	25,865	162,944	340,982
West Virginia	13,271	45,601	160		11,908	64,572	135,512
North Carolina	29,307	50,499	20		12,175	64,786	156,787
South Carolina	24,586	41,231	191	1	13,070	66,731	145,810
Georgia	81,151	65,941	160		15,462	165,517	328,231
Florida	63,572	130,780	334	22	24,097	199,900	418,705
Alabama	25,069	90,390	431	104	19,770	143,833	279,597
Mississippi	5,745	28,093			5,582	26,870	66,290
Louisiana	81,924	84,006	472	19	16,241	189,559	372,221
Texas	281,586	747,907	3,505	1,481	81,562	898,191	2,014,232
Arkansas	15,126	49,886	45	5	7,768	59,673	132,503
Kentucky	18,553	58,227			12,394	85,857	175,031
Tennessee	81,342	118,125	37	3	24,342	200,225	424,074
Total Southern States	788,676	1,595,028	5,704	1,673	270,236	2,328,658	4,989,975
Ohio	187,850	173,061	246	579	57,458	529,809	949,003
Indiana	71,714	142,806	51	7	34,199	240,438	489,215
Illinois	481,690	375,813	1,158	1,331	83,891	1,560,419	2,504,302
Michigan	154,687	131,409	473	1,065	46,190	434,369	768,193
Wisconsin	69,405	100,235		26	17,576	194,068	381,310
Minnesota	164,239	116,295	437	329	20,244	292,953	594,497
Iowa	34,763	80,094	97		10,769	107,758	233,481
Missouri	140,673	101,440	79	131	16,894	275,167	534,384
Total Middle Western States	1,305,021	1,221,153	2,541	3,468	287,221	3,634,981	6,454,385
North Dakota	5,128	24,264	4	35	3,068	30,822	63,321
South Dakota	6,188	30,200			3,940	33,233	73,561
Nebraska	59,961	85,387	270		9,366	155,405	310,389
Kansas	27,260	115,065	118		11,749	147,816	302,008
Montana	8,417	35,823	87	43	4,940	40,505	89,815
Wyoming	4,368	23,248			3,694	25,137	56,447
Colorado	52,358	83,918	115	11	13,400	141,842	291,644
New Mexico	4,663	38,230	150		5,935	34,992	83,970
Oklahoma	45,057	198,629	554		17,935	224,320	486,495
Total Western States	213,400	634,764	1,298	89	74,027	834,072	1,757,650
Washington	131,590	69,863	675	894	22,237	255,514	480,773
Oregon	85,763	33,602	683	389	12,546	187,193	320,176
California	583,416	213,142	3,143	3,855	89,491	1,491,340	2,384,387
Idaho	10,737	18,457			5,265	43,235	77,694
Utah	13,222	7,084			3,330	51,683	73,319
Nevada	3,947	6,236			4,176	21,122	35,481
Arizona	15,054	14,348		138	8,157	46,206	83,903
Total Pacific States	843,729	362,732	4,501	5,276	145,202	2,096,293	3,457,733
Total United States (exclusive of possessions)	4,402,596	4,603,607	15,719	21,328	1,129,792	13,319,168	23,492,210
Alaska (nonmember banks)	3,332	833		17	3,998	119,048	27,225
The Territory of Hawaii (nonmember bank)	7,017	558	33	12	11,111	114,566	33,297
Virgin Islands of the United States (nonmember bank)		11	34		195	1,532	772
Total possessions (nonmember banks)	10,349	1,402	67	29	15,304	134,146	61,297
Total United States and possessions	4,412,945	4,605,099	15,786	21,357	1,145,096	13,353,314	23,553,507
New York City (central Reserve city)	594,619	3,558			6,053	45,917	1,971,297
Chicago (central Reserve city)	386,649	91,258	1,098		1,319	21,350	1,086,626
Other Reserve cities	2,669,920	1,325,496	9,574		12,625	360,495	6,057,194
Country banks (member banks)	751,408	3,183,295	5,047		1,331	702,030	4,204,051
Possessions (nonmember banks)	10,349	1,402	67	29	15,304	134,146	61,297

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	5,698	10,261		9	5,244	24,557	45,779
New Jersey, District No. 2	52,905	79,722	325	4	33,150	208,929	375,036
Kentucky, District No. 4	2,056	30,286			5,392	28,188	65,922
Pennsylvania, District No. 4	100,980	91,863	112	242	42,204	445,253	680,654
West Virginia, District No. 4	1,176	2,221			781	3,625	7,803
Louisiana, District No. 6	69,524	60,187	472	19	12,126	161,172	303,500
Mississippi, District No. 6	5,164	22,455			4,576	21,388	53,583
Tennessee District No. 6	41,921	87,319	10		16,593	120,408	266,251
Indiana, District No. 7	65,872	114,923	51	7	28,536	207,525	416,914
Illinois, District No. 7	457,521	318,988	1,148	1,331	73,640	1,483,888	2,336,516
Michigan, District No. 7	153,476	121,862	473	1,063	43,727	422,583	743,134
Wisconsin, District No. 7	67,317	83,905		26	15,295	177,277	343,820
Missouri, District No. 10	78,860	55,914	79	58	6,873	124,469	266,253
New Mexico, District No. 10	3,805	21,829	150		3,420	22,191	51,395
Oklahoma, District No. 10	44,887	193,616	529		17,428	221,798	478,258

¹ Reserve with approved national banking associations.

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	
Maine	131,022	5,420	8,464	8,131	3	2,136	155,176
New Hampshire	130,017	6,987	15,075	8,596		6,442	167,117
Vermont	62,973	2,128	4,398	1,039		2,956	73,494
Massachusetts	1,960,344	101,070	154,180	281,972	30,751	39,315	2,567,632
Rhode Island	105,768	8,576	13,801	3,506	8	5,688	137,347
Connecticut	567,079	37,064	39,098	20,744	12	26,038	690,035
Total New England States	2,957,203	161,245	235,016	323,988	30,774	82,575	3,790,801
New York	7,685,043	415,465	305,868	1,100,951	529,841	263,386	10,300,554
New Jersey	1,238,602	65,454	185,547	37,324	161	36,208	1,563,296
Pennsylvania	3,912,789	149,741	202,558	455,088	12,489	51,855	4,784,520
Delaware	18,115	334	124	18		393	18,984
Maryland	435,566	31,962	62,179	65,287		2,544	597,950
District of Columbia	545,887	22,760	75	48,869	412	6,293	635,595
Total Eastern States	13,836,002	685,716	756,351	1,707,537	549,196	366,097	17,900,899
Virginia	691,541	25,897	54,608	106,442	199	13,851	892,538
West Virginia	305,329	12,297	46,526	28,784		5,298	398,234
North Carolina	333,579	12,106	35,240	24,716		11,599	417,240
South Carolina	345,901	20,827	54,294	19,550		7,703	448,275
Georgia	647,278	45,157	99,823	172,365	36	4,900	969,559
Florida	937,944	26,100	130,662	139,160	3,295	11,500	1,248,661
Alabama	631,685	25,334	71,699	76,172	614	6,820	812,324
Mississippi	125,282	7,022	31,338	16,136		1,156	180,934
Louisiana	728,367	25,116	178,968	154,406	5,445	16,183	1,108,485
Texas	4,171,121	129,631	349,007	849,924	11,774	58,236	5,569,693
Arkansas	283,600	6,934	45,686	40,563	9	2,583	379,375
Kentucky	431,329	17,738	34,145	34,886		15,021	533,119
Tennessee	792,866	44,934	107,339	231,879	186	10,643	1,187,847
Total Southern States	10,425,822	399,093	1,239,335	1,894,983	21,558	165,493	14,146,284
Ohio	2,209,348	132,970	246,069	222,519	3,570	51,815	2,866,291
Indiana	1,060,305	49,765	190,108	110,917	75	24,137	1,435,307
Illinois	5,453,916	283,934	469,695	1,138,012	40,584	78,522	7,464,663
Michigan	1,722,979	144,297	175,801	187,119	4,710	25,693	2,260,599
Wisconsin	802,012	53,657	59,583	143,219	756	14,397	1,073,624
Minnesota	1,066,022	86,185	122,037	375,280	2,891	22,218	1,674,633
Iowa	434,646	19,562	84,332	120,049		5,412	664,001
Missouri	1,075,176	54,876	50,343	392,712	1,585	8,758	1,583,450
Total Middle Western States	13,824,404	825,246	1,397,968	2,689,827	54,171	230,952	19,022,568
North Dakota	171,352	4,757	11,898	10,583	11	1,657	200,258
South Dakota	184,160	6,448	24,149	10,970		1,738	227,465
Nebraska	653,423	32,015	63,103	174,019	3	6,118	928,681
Kansas	678,020	24,817	146,673	82,977		7,214	939,701
Montana	213,270	6,153	22,023	14,139		2,857	258,442
Wyoming	126,531	2,496	21,136	8,851		1,447	160,461
Colorado	627,083	20,967	50,209	88,073	88	7,303	793,723
New Mexico	168,730	10,947	50,663	10,685		2,427	243,452
Oklahoma	1,033,088	33,921	128,410	180,977	467	12,706	1,389,569
Total Western States	3,855,657	142,521	518,264	581,274	569	43,467	5,141,752
Washington	1,111,520	46,010	125,167	90,551	6,652	19,873	1,399,773
Oregon	760,859	24,884	79,468	48,643	1,570	21,755	937,179
California	5,466,686	218,982	370,483	277,881	85,460	226,787	6,646,279
Idaho	209,380	7,168	39,227	4,630		2,877	263,282
Utah	168,256	6,301	24,625	20,162		1,668	221,012
Nevada	90,359	2,596	17,841	1,638		2,688	115,122
Arizona	261,519	4,789	35,802	5,526	1,625	6,120	315,381
Total Pacific States	8,068,579	310,730	692,613	449,031	95,307	281,768	9,898,028
Total United States (exclusive of possessions)	52,967,667	2,524,551	4,839,547	7,646,640	751,575	1,170,352	69,900,332
Alaska (nonmember banks)	47,719	7,496	4,262	752		801	61,030
The Territory of Hawaii (nonmember bank)	58,633	15,571	13,262	1,958	275	1,773	91,472
Virgin Islands of the United States (nonmember bank)	1,626	217	1,035	22	1	10	2,911
Total possessions (nonmember banks)	107,978	23,284	18,559	2,732	276	2,584	155,413
Total United States and possessions	53,075,645	2,547,835	4,858,106	7,649,372	751,851	1,172,936	70,055,745
New York City (central Reserve city)	6,286,913	344,274	85,020	1,081,213	529,074	219,266	8,545,760
Chicago (central Reserve city)	3,244,164	202,931	259,425	1,026,616	40,383	41,502	4,815,021
Other Reserve cities	22,065,182	1,126,144	1,914,691	4,686,797	172,913	475,101	30,440,828
Country banks (member banks)	21,371,408	851,202	2,580,411	852,014	9,205	434,483	26,098,723
Possessions (nonmember banks)	107,978	23,284	18,559	2,732	276	2,584	155,413

States Located in 2 Federal Reserve Districts—Deposits of

Connecticut, District No. 2	129,213	8,111	9,198	4,623		5,486	156,631
New Jersey, District No. 2	880,393	51,613	127,371	35,777	161	30,413	1,125,728
Kentucky, District No. 4	165,303	4,203	15,506	2,293		7,347	194,652
Pennsylvania, District No. 4	1,865,896	62,993	75,742	191,297	2,005	15,581	2,213,514
West Virginia, District No. 4	16,281	823	3,271	1,484		442	22,301
Louisiana, District No. 6	570,432	20,590	162,889	132,257		11,076	902,689
Mississippi, District No. 6	95,316	5,016	25,163	15,722		1,069	142,286
Tennessee, District No. 6	478,557	32,710	72,948	134,720		8,012	726,947
Indiana, District No. 7	902,574	43,850	165,630	95,491	.75	20,600	1,228,220
Illinois, District No. 7	5,122,928	271,549	422,500	1,059,912	40,584	75,318	6,992,791
Michigan, District No. 7	1,677,328	141,415	167,686	186,791	4,710	24,885	2,202,815
Wisconsin, District No. 7	723,034	49,834	50,165	140,074	756	13,318	977,181
Missouri, District No. 10	443,038	21,705	19,484	234,151	821	4,036	723,235
New Mexico, District No. 10	92,495	9,861	37,759	9,762		1,682	151,559
Oklahoma, District No. 10	1,017,937	33,508	125,503	180,525	467	12,321	1,370,261

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

by States, Sept. 5, 1952

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
84,466	72	6	181			84,725	Maine.
44,282	545	20	205			45,052	New Hampshire.
73,076	133	3	297			73,509	Vermont.
433,936	10,820	1,570	4,277	78	8,000	458,681	Massachusetts.
61,807	225	320	199			62,551	Rhode Island.
185,357	1,843	15	620			187,835	Connecticut.
882,924	13,638	1,934	5,779	78	8,000	912,353	Total New England States.
1,778,975	54,568		42,731	4,402	164,128	2,044,804	New York.
1,107,990	5,151		15,327	179		1,128,647	New Jersey.
2,003,923	4,044	883	73,731	827		2,083,408	Pennsylvania.
12,265	40		81			12,386	Delaware.
158,444	6,533		726	20		165,723	Maryland.
101,143	6,494	1,025			500	109,162	District of Columbia.
5,162,740	76,830	1,908	132,596	5,428	164,628	5,544,130	Total Eastern States.
345,406	19,282	120	25,140	340		390,288	Virginia.
144,107	1,034	185	450	327		146,103	West Virginia.
82,508	2,717	1	21,300	91		106,617	North Carolina.
55,541	6,655	7	713	180		63,096	South Carolina.
151,075	5,482	1,136	250	6		157,949	Georgia.
222,617	8,323	66	2,774	380		234,160	Florida.
206,364	3,924	10	330	579		211,207	Alabama.
45,673	702		10			46,385	Mississippi.
190,862	498	45	5,476	250		197,131	Louisiana.
522,506	18,759	1,168	84,566	2,825		629,824	Texas.
61,963	243	39	624	150		63,019	Arkansas.
112,260	1,557	16	3,035	50		116,918	Kentucky.
316,262	3,460	170	9,393	1,127		330,421	Tennessee.
2,457,144	72,645	2,963	154,061	6,305		2,693,118	Total Southern States.
1,029,318	2,094	185	91,668	497		1,123,762	Ohio.
488,523	3,705	2,184	680	438		495,530	Indiana.
2,142,214	5,998	1,240	118,873	3,370	1,000	2,272,695	Illinois.
992,121	2,733	40	13,760	296		1,008,950	Michigan.
492,430	4,809	1,045	1,465	373		500,122	Wisconsin.
501,676	382	69	5,273	179		507,579	Minnesota.
158,513	2,170	53	130			160,566	Iowa.
238,411	1,868	541	5,654	190		246,664	Missouri.
6,043,206	23,759	5,357	237,503	5,343	1,000	6,316,168	Total Middle Western States.
69,674	554	6	396			70,630	North Dakota.
55,299	1,020	3	2,530			58,552	South Dakota.
113,888	49	33	66	2		114,038	Nebraska.
99,330	3,774	41	454	23		103,622	Kansas.
54,549	15		159	5		54,728	Montana.
39,506	385	18	508			40,417	Wyoming.
195,026	2,118	10	7,479	12		204,645	Colorado.
43,815	2,030	11				45,856	New Mexico.
131,668	4,126	91	8,734	706		145,325	Oklahoma.
802,755	14,071	213	20,326	748		838,113	Total Western States.
457,929	5,663	9		790		464,391	Washington.
393,149	47	13	8,448	50		401,707	Oregon.
4,313,789	31,590	237	453,025	3,400	60,100	4,862,141	California.
94,414	1,424	11	10	40		95,899	Idaho.
59,814	3,333	1,020		50		64,217	Utah.
53,805	1,297		247			55,349	Nevada.
81,357	1,450	10	116			82,933	Arizona.
5,454,257	44,804	1,300	461,846	4,330	60,100	6,026,637	Total Pacific States.
20,803,026	245,747	13,675	1,012,111	22,232	233,728	22,330,519	Total United States (exclusive of possessions).
16,028	9,250	10	1,865			27,153	Alaska (nonmember banks).
83,953	692	10	3,282			87,937	The Territory of Hawaii (nonmember bank).
2,416			71	3	1	2,491	Virgin Islands of the United States (nonmember bank).
102,397	9,942	20	5,218	3	1	117,581	Total possessions (nonmember banks).
20,905,423	255,689	13,695	1,017,329	22,235	233,729	22,448,100	Total United States and possessions.
685,234	50,255		11,581	2,650	164,128	913,848	New York City (central Reserve city).
875,417	3,900		8,500	3,350	1,000	892,167	Chicago (central Reserve city).
8,629,741	78,952	2,629	609,674	7,648	68,600	9,397,244	Other Reserve cities.
10,612,634	112,640	11,046	382,356	8,584		11,127,230	Country banks (member banks).
102,397	9,942	20	5,218	3	1	117,581	Possessions (nonmember banks).

Banks Located in Federal Reserve District Specified

68,504	10	5	511			69,030	Connecticut, District No. 2.
872,549	2,138		10,547	175		885,409	New Jersey, District No. 2.
54,704	7	1	418	30		55,160	Kentucky, District No. 4.
767,007	344	276	19,783	352		787,762	Pennsylvania, District No. 4.
10,266		10	246			10,522	West Virginia, District No. 4.
159,486	408	40	5,476	250		165,660	Louisiana, District No. 6.
40,037	699					40,736	Mississippi, District No. 6.
215,286	3,469	168	6,496	1,112		226,531	Tennessee, District No. 6.
416,689	3,615	2,159	410	398		423,271	Indiana, District No. 7.
1,967,077	5,381	1,205	87,014	3,360	1,000	2,065,037	Illinois, District No. 7.
925,721	2,611	10	13,714	296		942,352	Michigan, District No. 7.
430,479	4,809	842	1,171	373		437,674	Wisconsin, District No. 7.
78,863	3	9	83	50		79,008	Missouri, District No. 10.
36,219	2,025	11				38,255	New Mexico, District No. 10.
128,543	4,122	91	8,699	701		142,156	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, September 5, 1952

[In thousands of dollars]

	District No. 1 (276 banks)	District No. 2 (504 banks)	District No. 3 (543 banks)	District No. 4 (451 banks)	District No. 5 (338 banks)	District No. 6 (287 banks)	District No. 7 (567 banks)	District No. 8 (326 banks)	District No. 9 (345 banks)	District No. 10 (623 banks)	District No. 11 (483 banks)	District No. 12 (177 banks)	Total (4,920 banks) ¹
ASSETS													
Loans and discounts, including overdrafts	1,748,746	6,178,329	1,620,568	2,576,503	1,387,498	1,726,355	4,795,166	1,235,020	1,133,234	1,819,546	2,426,286	7,020,211	33,667,464
U. S. Government obligations, direct and guaranteed	1,663,350	4,870,987	1,854,410	3,018,662	1,792,731	2,342,547	7,243,149	1,290,635	1,275,817	2,221,270	2,084,410	5,227,562	34,895,530
Obligations of States and political subdivisions	276,002	1,392,381	349,485	444,399	189,228	395,981	872,741	212,170	176,457	317,175	283,322	1,068,815	5,978,166
Other bonds, notes, and debentures	114,668	577,485	199,646	200,369	96,580	75,004	373,851	68,082	93,168	106,086	55,171	380,304	2,340,414
Corporate stocks, including stocks of Federal Reserve banks	9,626	47,729	11,076	16,934	7,097	9,000	25,111	6,251	4,861	7,995	11,307	31,125	188,112
<i>Total loans and securities</i>	<i>3,812,392</i>	<i>13,066,911</i>	<i>4,035,185</i>	<i>6,256,869</i>	<i>3,473,144</i>	<i>4,548,887</i>	<i>13,310,018</i>	<i>2,812,158</i>	<i>2,683,537</i>	<i>4,472,072</i>	<i>4,860,496</i>	<i>13,728,017</i>	<i>77,059,686</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,101,886	3,613,587	1,032,633	1,703,382	1,174,995	1,649,867	4,073,915	920,360	883,693	1,756,394	2,123,765	3,457,733	23,492,210
Bank premises owned, furniture and fixtures	43,912	114,901	41,082	68,692	41,251	61,096	71,192	24,944	18,401	33,775	69,420	135,813	721,485
Real estate owned other than bank premises	458	438	1,250	58	972	1,324	576	850	527	766	11,019	2,945	21,183
Investments and other assets indirectly representing bank premises or other real estate	689	2,174	241	8,107	1,185	1,189	3,651	136	3,649	2,215	9,675	25,483	58,394
Customers' liability on acceptances	30,242	55,308	3,022	835	497	4,904	3,493	1,252	713	415	5,863	31,482	135,026
Income accrued but not yet collected	11,700	43,911	6,864	18,739	5,991	14,418	47,545	6,063	10,529	9,634	9,881	53,530	238,805
Other assets	5,397	73,618	5,983	5,121	4,037	5,910	15,084	2,438	2,163	3,731	5,375	19,740	148,597
<i>Total assets</i>	<i>5,006,676</i>	<i>16,970,848</i>	<i>5,126,260</i>	<i>8,061,803</i>	<i>4,702,072</i>	<i>6,287,595</i>	<i>17,525,474</i>	<i>3,768,201</i>	<i>3,603,212</i>	<i>6,279,002</i>	<i>7,095,500</i>	<i>17,454,743</i>	<i>101,881,386</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,827,990	8,694,649	2,423,217	4,256,828	2,641,522	3,361,212	8,800,510	2,014,758	1,759,433	3,638,527	4,420,442	8,068,579	52,967,667
Time deposits of individuals, partnerships, and corporations	814,420	2,720,028	1,484,622	1,861,295	876,883	994,865	3,898,479	632,650	809,549	691,375	564,603	5,454,257	20,803,026
Deposits of U. S. Government and postal savings	168,691	531,910	108,283	203,906	169,069	178,632	549,065	91,186	112,652	158,058	155,687	356,834	2,783,973
Deposits of States and political subdivisions	231,086	496,226	243,925	432,703	297,734	578,510	992,752	251,271	206,388	481,156	465,498	1,154,459	5,851,658
Deposits of banks	358,217	1,840,058	276,319	424,047	300,526	682,113	1,653,869	424,150	417,531	780,525	888,052	608,768	8,654,175
Other deposits (certified and cashiers' checks, etc.)	77,089	299,285	42,462	75,185	52,264	43,377	139,533	24,438	30,357	40,121	64,473	281,768	1,170,352
<i>Total deposits</i>	<i>4,477,493</i>	<i>14,582,156</i>	<i>4,578,828</i>	<i>7,273,964</i>	<i>4,337,998</i>	<i>5,838,709</i>	<i>16,094,208</i>	<i>3,438,453</i>	<i>3,335,860</i>	<i>5,789,762</i>	<i>6,558,755</i>	<i>15,924,665</i>	<i>92,230,851</i>
<i>Demand deposits</i>	<i>9,634,170</i>	<i>11,582,913</i>	<i>3,027,553</i>	<i>5,296,758</i>	<i>3,367,531</i>	<i>4,802,400</i>	<i>12,065,008</i>	<i>2,756,562</i>	<i>2,515,025</i>	<i>5,067,621</i>	<i>5,886,697</i>	<i>9,898,028</i>	<i>69,900,332</i>
<i>Time deposits</i>	<i>843,323</i>	<i>2,599,243</i>	<i>1,551,276</i>	<i>1,977,200</i>	<i>970,467</i>	<i>1,056,243</i>	<i>4,029,200</i>	<i>681,888</i>	<i>820,853</i>	<i>722,141</i>	<i>672,065</i>	<i>6,026,637</i>	<i>22,330,519</i>
Bills payable, rediscounts, and other liabilities for borrowed money	27,825	266,245	56,560	66,025	26,865	15,275	266,400	54,930	14,050	82,601	32,457	160,005	1,069,238
Mortgages or other liens on bank premises and other real estate			10			17	100			24		91	242
Acceptances outstanding	32,645	58,291	3,032	835	497	5,473	3,660	1,268	713	415	5,891	32,616	145,336
Income collected but not yet earned	11,466	38,743	8,933	16,680	7,774	18,307	39,378	7,368	14,688	6,541	6,899	69,360	246,137
Expenses accrued and unpaid	22,263	95,267	11,585	34,242	14,333	23,011	67,550	12,549	17,585	17,710	27,457	104,977	448,529
Other liabilities	9,091	588,650	2,221	12,519	2,841	2,171	13,901	2,224	2,540	1,299	761	152,951	791,169
<i>Total liabilities</i>	<i>4,580,783</i>	<i>15,629,362</i>	<i>4,661,159</i>	<i>7,404,265</i>	<i>4,390,325</i>	<i>5,903,046</i>	<i>16,485,097</i>	<i>3,516,792</i>	<i>3,385,460</i>	<i>5,898,328</i>	<i>6,632,220</i>	<i>16,444,665</i>	<i>94,931,502</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	122,071	430,951	125,965	206,091	87,648	118,308	350,020	77,811	60,347	115,691	170,865	336,828	2,202,596
Surplus	194,551	640,786	238,700	349,719	149,011	176,979	469,105	112,013	101,985	148,221	189,056	419,564	3,180,700
Undivided profits	82,315	247,547	89,902	93,520	58,292	66,146	156,723	51,470	40,400	96,785	82,508	228,179	1,293,787
Reserves and retirement account for preferred stock	26,946	22,202	10,534	8,208	16,796	23,116	64,529	10,115	15,020	19,977	20,851	25,507	263,801
<i>Total capital accounts</i>	<i>425,893</i>	<i>1,341,486</i>	<i>465,101</i>	<i>657,538</i>	<i>311,747</i>	<i>384,549</i>	<i>1,040,377</i>	<i>251,409</i>	<i>217,752</i>	<i>380,674</i>	<i>463,280</i>	<i>1,010,078</i>	<i>6,949,884</i>
<i>Total liabilities and capital accounts</i>	<i>5,006,676</i>	<i>16,970,848</i>	<i>5,126,260</i>	<i>8,061,803</i>	<i>4,702,072</i>	<i>6,287,595</i>	<i>17,525,474</i>	<i>3,768,201</i>	<i>3,603,212</i>	<i>6,279,002</i>	<i>7,095,500</i>	<i>17,454,743</i>	<i>101,881,386</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	57	2,186	40				2,594		75		200	600	5,752
Class B preferred stock		292	85					15	150	25			567
Common stock	122,014	428,473	125,840	206,091	87,648	118,308	347,411	77,661	60,247	115,691	170,665	336,228	2,196,277
<i>Total</i>	<i>122,071</i>	<i>430,951</i>	<i>125,965</i>	<i>206,091</i>	<i>87,648</i>	<i>118,308</i>	<i>350,020</i>	<i>77,811</i>	<i>60,347</i>	<i>115,691</i>	<i>170,865</i>	<i>336,828</i>	<i>2,202,596</i>
Retirable value of preferred capital stock:													
Class A preferred stock	59	5,747	40				2,594		75		400	600	9,515
Class B preferred stock		547	85					15	150	25			822
<i>Total</i>	<i>59</i>	<i>6,294</i>	<i>125</i>				<i>2,609</i>		<i>150</i>	<i>100</i>	<i>400</i>	<i>600</i>	<i>10,337</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	443,402	1,704,171	609,769	1,192,229	750,104	1,199,788	1,921,519	442,009	554,224	1,033,273	1,061,132	2,922,952	13,834,572

¹ Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserves of National Banks, September 5, 1952

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required ²	Excess ³		
Central Reserve city banks:										
District No. 2	8,545,760	598,177	7,947,583	913,848	8,861,431	1,971,297	1,962,251	9,046	22.25	22.14
District No. 7	4,815,021	477,907	4,337,114	892,167	5,229,281	1,086,626	1,094,437	-7,811	20.78	20.93
Reserve city banks:										
District No. 1	1,825,719	152,594	1,673,125	167,660	1,840,785	354,612	344,685	9,927	19.26	18.72
District No. 2	124,618	10,631	113,987	20,375	134,362	25,607	24,020	1,587	19.06	17.88
District No. 3	1,149,936	136,812	1,013,124	67,454	1,080,578	207,273	206,672	601	19.18	19.13
District No. 4	3,281,301	339,909	2,941,392	810,418	3,751,810	655,306	636,903	18,403	17.47	16.98
District No. 5	1,323,571	165,403	1,158,168	191,593	1,349,761	259,560	243,129	16,431	19.23	18.01
District No. 6	2,279,922	330,510	1,949,412	401,773	2,351,185	437,850	413,989	23,861	18.62	17.61
District No. 7	3,839,557	528,923	3,310,634	1,361,383	4,672,017	755,074	743,810	11,264	16.16	15.92
District No. 8	1,392,601	197,942	1,194,659	228,167	1,422,826	250,818	252,622	-1,804	17.63	17.75
District No. 9	1,193,313	197,436	995,877	171,532	1,167,409	211,672	209,467	2,205	18.13	17.94
District No. 10	2,831,671	467,496	2,364,175	363,358	2,727,533	521,520	494,636	26,884	19.12	18.13
District No. 11	3,044,427	511,843	2,532,584	399,079	2,931,663	563,628	530,462	33,166	19.23	18.09
District No. 12	8,154,192	955,917	7,198,275	5,214,452	12,412,727	1,814,274	1,752,522	61,752	14.62	14.12
Country banks:										
District No. 1	1,808,451	230,757	1,577,694	675,663	2,253,357	291,936	261,417	30,519	12.96	11.60
District No. 2	2,912,535	330,388	2,582,147	2,065,020	4,647,167	533,850	485,402	48,448	11.49	10.45
District No. 3	1,877,622	249,761	1,627,861	1,483,816	3,111,677	355,676	316,929	38,747	11.43	10.19
District No. 4	2,015,457	249,584	1,765,873	1,166,788	2,932,661	351,569	317,230	34,339	11.99	10.82
District No. 5	2,043,960	327,218	1,716,742	778,874	2,495,616	335,508	287,076	48,432	13.44	11.50
District No. 6	2,522,544	412,963	2,109,581	634,470	2,744,551	374,368	333,410	40,958	12.15	
District No. 7	3,410,430	491,891	2,918,539	1,775,650	4,694,189	557,331	515,134	42,197	11.87	10.97
District No. 8	1,363,963	210,012	1,153,951	453,722	1,607,673	211,965	188,776	23,189	13.18	11.74
District No. 9	1,321,712	222,294	1,099,418	649,303	1,748,721	214,418	192,877	21,541	12.26	11.03
District No. 10	2,235,950	382,980	1,852,970	358,783	2,211,753	317,138	280,943	36,195	14.34	12.70
District No. 11	2,842,263	576,311	2,265,952	272,986	2,538,938	378,273	333,612	44,661	14.90	13.14
District No. 12	1,743,836	250,544	1,493,292	812,185	2,305,477	282,019	257,792	24,227	12.23	11.18
All member national banks:										
District No. 1	3,634,170	383,351	3,250,819	843,323	4,094,142	646,548	606,102	40,446	15.79	14.80
District No. 2	11,582,913	939,196	10,643,717	2,999,243	13,642,960	2,530,754	2,471,673	59,081	18.55	18.12
District No. 3	3,027,558	386,573	2,640,945	1,551,270	4,192,255	562,949	523,601	39,348	13.43	12.49
District No. 4	5,296,758	589,493	4,707,265	1,977,206	6,684,471	1,006,875	954,133	52,742	15.06	14.27
District No. 5	3,367,531	492,621	2,874,910	970,467	3,845,377	595,068	530,205	64,863	15.47	13.79
District No. 6	4,802,466	743,473	4,058,993	1,036,243	5,095,236	812,218	747,399	64,819	15.94	14.67
District No. 7	12,065,008	1,495,721	10,566,287	4,029,200	14,595,487	2,399,031	2,353,381	45,650	16.44	16.12
District No. 8	2,756,564	407,954	2,348,610	681,889	3,030,499	462,783	441,398	21,385	15.27	14.57
District No. 9	2,515,025	419,730	2,095,295	820,835	2,916,130	426,090	402,344	23,746	14.61	13.80
District No. 10	5,067,621	850,476	4,217,145	722,141	4,939,286	838,658	775,579	63,079	16.98	15.70
District No. 11	5,886,690	1,088,154	4,798,536	672,065	5,476,601	941,901	864,074	77,827	17.22	15.79
District No. 12	9,898,028	1,266,461	8,691,567	6,026,637	14,718,204	2,096,293	2,010,314	85,979	14.24	13.66
Total, central Reserve city banks	13,360,781	1,076,084	12,284,697	1,806,015	14,090,712	3,057,923	3,056,688	1,235	21.70	21.69
Total, Reserve city banks	30,440,828	3,995,416	26,445,412	9,397,244	35,842,656	6,057,194	5,852,917	204,277	16.90	16.33
Total, country banks	26,098,723	3,934,703	22,164,020	11,127,260	33,291,280	4,204,051	3,770,598	433,453	12.63	11.33
Total, all member national banks	69,900,332	9,006,203	60,894,129	22,330,519	83,224,648	13,319,168	12,680,203	638,965	16.00	15.24
GEOGRAPHICAL SECTIONS										
New England States	3,790,801	399,310	3,391,491	912,353	4,303,844	671,115	629,938	41,177	15.59	14.64
Eastern States	17,900,899	1,642,396	16,258,509	5,544,130	21,802,639	3,754,049	3,620,401	133,648	17.22	16.61
Southern States	14,146,284	2,383,704	11,762,580	2,693,118	14,455,698	2,328,658	2,127,568	201,090	16.11	14.72
Middle Western States	19,022,568	2,526,174	16,496,394	6,316,168	22,812,562	3,634,981	3,528,143	106,838	15.93	15.47
Western States	5,141,752	848,164	4,293,588	838,113	5,131,701	834,072	763,839	70,233	16.25	14.88
Pacific States	9,898,028	1,206,461	8,691,567	6,026,637	14,718,204	2,096,293	2,010,314	85,979	14.24	13.66
Total, all member national banks	69,900,332	9,606,203	60,894,129	22,330,519	83,224,648	13,319,168	12,680,203	638,965	16.00	15.24
Nonmember national banks (in possessions)	155,413	11,751	143,662	117,581	261,243	4,49,450	39,187	10,263	18.93	15.00
Total, all national banks	70,055,745	9,017,954	61,037,791	22,448,100	83,485,891	13,368,618	12,719,390	649,228	16.01	15.24

¹ Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—6 percent for all member banks; net demand deposits—24 percent for central Reserve city banks, 20 percent for Reserve city banks and 14 percent for country banks.³ The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.⁴ The cash in vault and reserve with approved national banking associations.

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